

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Donald Bullock
Laverne Bullock
DebtorsCase No. 10-14847-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
Form ID: 3180WPage 1 of 2
Total Noticed: 36

Date Rcvd: Mar 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2017.

db/jdb
12111499 +Donald Bullock, Laverne Bullock, 1029 Flanders Road, Philadelphia, PA 19151-3013
+Allgate Financial, LLC, c/o Creditors Bankruptcy Service, P O Box 740933,
Dallas, Tx 75374-0933
12235263 Commonwealth Financial Household HSBC, 120 N Keyser Ave, Scranton, PA 18504-9701
12299055 +Dan Maimoli, Car and Van World, 577 Chester Pike, Prospect Park, PA 19076-1406
12057684 +HomeEq Servicing, 701 Corporate Center Dr., Suite 300 NC 4745, Raleigh, NC 27607-5084
13751015 MTGLG Investors, LP, P.O.Box 52708, Irving, CA 92619-2708
12057279 +Peoples Credit Co, 4950 Ne 148th Ave, Portland, OR 97230-3450
12102391 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,
Attn: Bankruptcy Dept 3F
12057282 +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
12091249 +U of Pennsylvania School of Dental Medicine, c/o Global credit Network,
20010 Century Blvd #420, Germantown, MD 20874-1118

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Apr 01 2017 01:56:40 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Apr 01 2017 01:56:07
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 01 2017 01:56:24 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12085114 EDI: PHINAMERI.COM Apr 01 2017 01:48:00 AmeriCredit Financial Services, Inc., LBAC,
PO Box 183853, Arlington, TX 76096
12067200 EDI: AIS.COM Apr 01 2017 01:48:00 American Infosource Lp As Agent for,
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
12241174 EDI: RESURGENT.COM Apr 01 2017 01:48:00 Ascent Card Services LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12128729 +EDI: ACCE.COM Apr 01 2017 01:48:00 Asset Acceptance LLC, Po Box 2036,
Warren MI 48090-2036
12114290 +EDI: HFC.COM Apr 01 2017 01:48:00 Beneficial, PO Box 10490,
Virginia Beach, VA 23450-0490
12071598 E-mail/Text: bankruptcy@cavps.com Apr 01 2017 01:56:21 Cavalry Portfolio Services LLC,
assignee of CitiFinancial, 7 Skyline Drive, Third Floor, Hawthorne, New York 10532
12118157 EDI: CAPITALONE.COM Apr 01 2017 01:48:00 Capital One Bank (USA), N.A.,
by American Infosource Lp As Agent, PO Box 71083, Charlotte, NC 28272-1083
12126223 +E-mail/Text: bankruptcy@phila.gov Apr 01 2017 01:56:40 City of Philadelphia Law Department,
School District of Philadelphia, 1515 Arch Street 15th Fl Tax Unit,
Philadelphia PA 19102-1501
12082187 EDI: RESURGENT.COM Apr 01 2017 01:48:00 Dell Financial Services L.L.C.,
c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
12057268 +EDI: IRS.COM Apr 01 2017 01:48:00 IRS, 600 Arch Street, Philadelphia, PA 19106-1611
12495377 EDI: JEFFERSONCAP.COM Apr 01 2017 01:48:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302
12084736 EDI: JEFFERSONCAP.COM Apr 01 2017 01:48:00 NATIONAL CREDIT ADJUSTERS LLC,
c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
12241164 EDI: RESURGENT.COM Apr 01 2017 01:48:00 LVNV Funding LLC, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
13027837 EDI: AIS.COM Apr 01 2017 01:48:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
12633029 +Fax: 407-737-5634 Apr 01 2017 03:17:13 Ocwen Loan Servicing, LLC, 1661 Worthington Road,
Suite #100, West Palm Beach, FL 33409-6493
12069706 +EDI: PRA.COM Apr 01 2017 01:48:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., POB 41067, Norfolk VA 23541-1067
12082198 +E-mail/Text: ebn@vativrecovery.com Apr 01 2017 01:55:53 Palisades Acquisition IX, LLC,
Vativ Recovery Solutions LLC, C/O Palisades Acquisition IX, LLC, PO Box 19249,
Sugar Land TX 77496-9249
12082181 +E-mail/Text: ebn@vativrecovery.com Apr 01 2017 01:55:53 Palisades Collections, LLC,
Vativ Recovery Solutions LLC, As Agent For Palisades Collections, LLC, PO Box 19249,
Sugar Land TX 77496-9249
12114891 +E-mail/Text: csidl@sbcglobal.net Apr 01 2017 01:56:23 Premier Bankcard/Charter,
Post Office Box 2208, Vacaville, CA 95696-8208
12753574 EDI: Q3G.COM Apr 01 2017 01:48:00 Quantum3 Group LLC as agent for,
Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
12250272 +EDI: RESURGENT.COM Apr 01 2017 01:48:00 Resurgent Capital Services, LP,
as servicer for LVNV Funding, LLC, P.O. Box 10675, Greenville, SC 29603-0675
12248058 EDI: AGFINANCE.COM Apr 01 2017 01:48:00 AMERICAN GENERAL FINANCIAL SERVICES, PO BOX 3251,
EVANSVILLE, IN 47731
12073094 EDI: NEXTEL.COM Apr 01 2017 01:48:00 Sprint Nextel Correspondence, Attn Bankruptcy Dept,
PO Box 7949, Overland Park KS 66207-0949

TOTAL: 26

District/off: 0313-2

User: John
Form ID: 3180W

Page 2 of 2
Total Noticed: 36

Date Rcvd: Mar 31, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13029028* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2017 at the address(es) listed below:

AMY JEAN GLASS on behalf of Creditor Ocwen Loan Servicing, LLC aglass2769@yahoo.com
DENISE ELIZABETH CARLON on behalf of Creditor MTGLQ Investors, LP bkgroup@kmlawgroup.com
GEORGETTE MILLER on behalf of Debtor Donald Bullock info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;MLee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com
GEORGETTE MILLER on behalf of Joint Debtor Laverne Bullock info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;MLee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com
HILARY B. BONIAL on behalf of Creditor Litton Loan Servicing L.P.
hbonial@nbsdefaultservices.com, notice@bkcyllaw.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor GOLDMAN SACHS MORTGAGE COMPANY
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LORRAINE GAZZARA DOYLE on behalf of Creditor Ocwen Loan Servicing, LLC ldoyle@udren.com,
vbarber@udren.com
SALVATORE CAROLLO on behalf of Creditor Ocwen Loan Servicing, LLC ldoyle@udren.com,
cblack@udren.com
SHERRI J. BRAUNSTEIN on behalf of Creditor Goldman Sachs Mortgage Company
sbraunstein@udren.com, vbarber@udren.com
STUART ISAAC SEIDEN on behalf of Creditor Litton Loan Servicing L.P. siseiden@duanemorris.com,
pmackenzie@duanemorris.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 12

| | | | |
|--|---|--------------------|-----------|
| Information to identify the case: | | | |
| Debtor 1 | Donald Bullock | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Laverne Bullock | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court | Eastern District of Pennsylvania | | |
| Case number: | 10-14847-elf | | |
| | Social Security number or ITIN | xxx-xx-9141 | |
| | EIN | -- -- | |
| | Social Security number or ITIN | xxx-xx-2796 | |
| | EIN | -- -- | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald Bullock

Laverne Bullock

3/31/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.